

Illinois High-Risk insurance pools are now open for applications. [Click here](#) to learn more about the IPXP program and how to apply.

Click the graphic below to see how health care reform affects you as a family, senior, small business, and more.

## The Bill

On March 30, 2010, President Obama signed into law the Health Care and Education Affordability Reconciliation Act, which will provide health insurance to 32 million Americans—including nearly **70,000 in the 5<sup>th</sup> District**. Two key provisions go into effect within 6 months of the bill passing: **depe**

- ndents can stay on their parents' insurance plans until they are 26**
- and **seniors who fall within the prescription drug “doughnut hole” will receive a \$250 rebate**
- . To see other immediate impacts click [here](#)
- . Over the next four years, other benefits will include the **creation of insurance exchanges** that will offer patients **choice** and **competition** when purchasing insurance plans.

## Security

One of the most important initiatives of this bill is to provide security for middle class families, who will no longer have to worry about soaring prices or health coverage yanked out from under them. In March, Illinois insurance companies filed paperwork to raise individual base rate premiums by as much as 60 percent. Thanks to this bill, families never again have to worry about such bullying. Health insurance reform will put an **end to discrimination against women and those with preexisting conditions**

and

**no patients will ever again be dropped by their insurance companies** when they need medical care the most.

Now, **losing your job doesn't mean losing your health insurance** and the peace of mind that you can take care of yourself and your family. Reform caps out-of-pocket expenses so no one will ever go bankrupt paying for life-saving medicine, but it also

**removes the cap limiting lifetime health insurance benefits**

, which means sick and injured residents of the 5th District will now always have the care they need.

## THE BOTTOM LINE

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### WHAT HAS THE INSURANCE COMPANY-DOMINATED SYSTEM DONE TO YOU?

- Denied coverage
- Coverage can be capped or dropped when you get sick
- Skyrocketing costs/bankruptcy for many
- Insurance monopolies/big corporate profits

### WHAT WILL HEALTH INSURANCE REFORM DO FOR YOU?

- Everyone covered
- Coverage can't be capped or dropped when you get sick
- Affordable coverage and lower medical costs
- Greater competition and choices

For more information on the health care reform bill, visit the [Health Care Reform](#) page on the [U.S. House of Representatives](#) website.